

Information to identify the case:

Debtor 1	Michael J Gruber	Social Security number or ITIN	xxx-xx-7610
	First Name Middle Name Last Name	EIN	--
Debtor 2	Jennifer P Gruber	Social Security number or ITIN	xxx-xx-4702
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-22523-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J Gruber

Jennifer P Gruber

8/19/21

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael J Gruber
Jennifer P Gruber
Debtors

Case No. 16-22523-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 19, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J Gruber, Jennifer P Gruber, 0-174 Tunbridge Rd, Fair Lawn, NJ 07410-5404
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
cr	+ U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ U.S. Bank Trust N.A. Participation Trust, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461
516497819	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516261731	+ Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
516261732	+ Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
516261736	+ MMCA/c1, 3120 Rider Trail, Earth City, MO 63045-1518
516261737	+ Mmca/c1, Attention: Bankruptcy Department, 3120 Rider Trail S, Earth City, MO 63045-1518
516261741	+ Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Rd, Ste 100, Mount Laurel, NJ 08054-3437
516261743	State of New Jersey, PO Box 245, Trenton, NJ 08602-0245
516469406	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517803124	+ U.S. Bank Trust, N.A., as Trustee, 13801 Wireless Way, Oklahoma City, OK 73134-2500
517803123	+ U.S. Bank Trust, N.A., as Trustee for LSF10 Master, 13801 Wireless Way, Oklahoma City, OK 73134-2500
516390123	U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 19 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 19 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516421743	EDI: BECKLEE.COM	Aug 20 2021 00:28:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516261719	+ EDI: AMEREXPR.COM	Aug 20 2021 00:28:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516261720	+ EDI: AMEREXPR.COM	Aug 20 2021 00:28:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
516261721	+ EDI: TSYS2.COM	Aug 20 2021 00:28:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516261722	+ EDI: TSYS2.COM	Aug 20 2021 00:28:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
516261724	EDI: CAPITALONE.COM	Aug 20 2021 00:28:00	Capital One, 15000 Capital One Dr, Richmond,

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			VA 23238
516261723	+ EDI: CAPITALONE.COM	Aug 20 2021 00:28:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516341590	EDI: CAPITALONE.COM	Aug 20 2021 00:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516429533	EDI: BL-BECKET.COM	Aug 20 2021 00:28:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516261729	EDI: CITICORP.COM	Aug 20 2021 00:28:00	Citibank Sears, 133200 Smith Rd, Cleveland, OH 44130
516261728	+ EDI: CITICORP.COM	Aug 20 2021 00:28:00	Citibank Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516857076	EDI: ECMC.COM	Aug 20 2021 00:28:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
516857077	EDI: ECMC.COM	Aug 20 2021 00:28:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408
516261733	+ EDI: IRS.COM	Aug 20 2021 00:28:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
516261725	EDI: JPMORGANCHASE	Aug 20 2021 00:28:00	Chase Card Services, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
516261726	EDI: JPMORGANCHASE	Aug 20 2021 00:28:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516261727	EDI: JPMORGANCHASE	Aug 20 2021 00:28:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850
516261735	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 19 2021 20:21:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
516261734	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 19 2021 20:21:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516400849	+ EDI: MID8.COM	Aug 20 2021 00:28:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516290556	+ Email/Text: BKRMailOps@weltman.com	Aug 19 2021 20:21:00	MMCA, Its Successor and Assigns, c/o Weltman, Weinberg & Reis Co LPA, 323 W. Lakeside Ave Suite 200, Cleveland OH 44113-1009
516261738	+ Email/Text: bankruptcy@wofco.com	Aug 19 2021 20:21:00	Mmca/c1, 6150 Omni Park Drive, Mobile, AL 36609-5195
516261739	+ EDI: NAVIENTFKASMSERV.COM	Aug 20 2021 00:28:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
516261740	+ EDI: NAVIENTFKASMSERV.COM	Aug 20 2021 00:28:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
516497262	EDI: PRA.COM	Aug 20 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Barnes & Noble, POB 41067, Norfolk VA 23541
516492163	EDI: PRA.COM	Aug 20 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
516301301	EDI: SALLIEMAEBANK.COM	Aug 20 2021 00:28:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
516261742	+ EDI: SALLIEMAEBANK.COM	Aug 20 2021 00:28:00	Sallie Mae, 300 Continental Dr, Newark, DE 19713-4322
516261744	+ EDI: RMSC.COM	Aug 20 2021 00:28:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516261745	EDI: RMSC.COM	Aug 20 2021 00:28:00	Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998

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516410701	+ Email/Text: bncmail@w-legal.com	Aug 19 2021 20:21:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516261748	EDI: TFSR.COM	Aug 20 2021 00:28:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516261746	+ EDI: WTRRN BANK.COM	Aug 20 2021 00:28:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
516261747	+ EDI: WTRRN BANK.COM	Aug 20 2021 00:28:00	Target, Po Box 673, Minneapolis, MN 55440-0673
518886135	+ Email/Text: bknotices@sns.com	Aug 19 2021 20:21:00	U.S. Bank Trust National Association, as, Trustee of the FW Series I Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association, as 95501-0305
518886134	+ Email/Text: bknotices@sns.com	Aug 19 2021 20:21:00	U.S. Bank Trust National Association, as, Trustee of the FW Series I Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516261749	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516261730	##+	Ditech Financial Llc, Po Box 6172, Rapid City, SD 57709-6172
516304859	##+	NaviEnt Solutions, Inc. on behalf of, Massachusetts Higher Education Assistance, d/b/a American Student Assistance, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2021 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Michael J Gruber yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com
David G. Beslow	on behalf of Joint Debtor Jennifer P Gruber yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com

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Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Jonathan C. Schwalb

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the FW Series I Trust bankruptcy@friedmanvartolo.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Sindi Mncina

on behalf of Creditor U.S. Bank Trust N.A. Participation Trust smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST
smncina@raslg.com

TOTAL: 8